

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Sean M McCarthy
Suzanne L McCarthy
Debtor(s)

Case No. 09 B 45690

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/02/2009.
- 2) The plan was confirmed on 02/16/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/20/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/05/2010.
- 5) The case was Dismissed on 08/21/2012.
- 6) Number of months from filing to last payment: 30.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$25,352.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$25,352.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,317.18
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,217.18

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Banfield, The Pet Hospital	Unsecured	224.00	NA	NA	0.00	0.00
Barclays Bank of Delaware	Unsecured	1,949.00	NA	NA	0.00	0.00
Candica LLC	Unsecured	2,077.00	2,077.58	2,077.58	0.00	0.00
Capital One	Unsecured	905.00	1,134.52	1,134.52	0.00	0.00
Capital One	Unsecured	2,879.00	3,069.38	3,069.38	0.00	0.00
Capital One	Unsecured	807.00	NA	NA	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	1,122.00	1,322.40	1,322.40	0.00	0.00
Dependon Collection Service	Unsecured	96.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	292.00	436.18	436.18	0.00	0.00
East Bay Funding	Unsecured	586.00	625.67	625.67	0.00	0.00
Evergreen Anesthesia	Unsecured	575.00	NA	NA	0.00	0.00
Ffcc Columbus Inc	Unsecured	77.00	NA	NA	0.00	0.00
GMAC Mortgage Corporation	Secured	233,331.00	218,753.04	218,753.04	0.00	0.00
GMAC Mortgage Corporation	Secured	233,331.00	11,078.74	11,189.37	1,956.39	0.00
HSBC	Unsecured	1,354.00	NA	NA	0.00	0.00
HSBC	Unsecured	662.00	NA	NA	0.00	0.00
IDES	Unsecured	4,599.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	NA	30.00	30.00	0.00	0.00
Illinois Dept of Revenue 0414	Priority	NA	393.26	393.26	179.50	0.00
Illinois Dept of Revenue 0414	Priority	NA	286.00	286.00	80.15	0.00
Internal Revenue Service	Priority	3,900.00	4,790.42	4,790.42	1,502.63	0.00
Internal Revenue Service	Unsecured	NA	111.66	111.66	0.00	0.00
Little Company Of Mary Hospital	Unsecured	292.00	NA	NA	0.00	0.00
MB Financial	Unsecured	NA	0.00	0.00	0.00	0.00
MB Financial	Unsecured	NA	0.00	0.00	0.00	0.00
MB Financial	Secured	13,454.00	13,453.36	13,453.68	8,810.38	1,541.37
MB Financial	Secured	8,260.00	8,259.68	8,259.84	6,096.46	737.58
Midland Credit Management	Unsecured	367.00	380.06	380.06	0.00	0.00
Northwoods Hospital	Unsecured	90.00	NA	NA	0.00	0.00
Palos Community Hospital	Unsecured	288.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	828.00	856.33	856.33	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	309.00	412.10	412.10	0.00	0.00
Portfolio Recovery Associates	Unsecured	604.00	604.47	604.47	0.00	0.00
Resurgent Capital Services	Unsecured	1,040.00	1,124.99	1,124.99	0.00	0.00
Resurgent Capital Services	Unsecured	750.00	909.90	909.90	0.00	0.00
TCF Bank	Unsecured	113.00	NA	NA	0.00	0.00
Washburn County Clerk Of Courts	Priority	499.00	504.68	504.68	230.36	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$218,753.04	\$0.00	\$0.00
Mortgage Arrearage	\$11,189.37	\$1,956.39	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$21,713.52	\$14,906.84	\$2,278.95
TOTAL SECURED:	\$251,655.93	\$16,863.23	\$2,278.95
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,974.36	\$1,992.64	\$0.00
TOTAL PRIORITY:	\$5,974.36	\$1,992.64	\$0.00
GENERAL UNSECURED PAYMENTS:	\$13,095.24	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,217.18</u>
Disbursements to Creditors	<u>\$21,134.82</u>
TOTAL DISBURSEMENTS :	<u>\$25,352.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/04/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.